

United States Bankruptcy Court  
Eastern District of California

In re:  
Tajender Singh  
Debtor

Case No. 17-12283-B  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0972-1

User: admin  
Form ID: 309I

Page 1 of 1  
Total Noticed: 26

Date Rcvd: Jun 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2017.

db +Tajender Singh, 11252 East Nebraska Avenue, Selma, CA 93662-9739  
aty +Bruce L. Belton, PO Box 992570, Redding, CA 96099-2570  
aty +William A. Romaine, 206 West Lacey Boulevard # 309, Hanford, CA 93230-4487  
cr Tri Counties Bank, Tri Counties Bank Legal Department, PO Box 992570,  
Redding, CA 96099-2570  
22154734 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, PO Box 78011, Phoenix AZ 85062-8011)  
22154733 Discover, PO BOX 51908, Los Angeles CA 90051-6208  
22154728 Hitachi, 21925 Network PL, Chicago IL 60673-1219  
22154725 +Office Max, Office Depot, PO Box 790439, St Louis MO 63179-0439  
22154722 +Quick Loans, 1250 Kirts Blvd 100, Troy MI 48084-4737  
22154735 +Rideout Medical Assoc, PO Box 3388, Yuba City CA 95992-3388  
22154724 Toyota Motor Credit, POBox 659820, San Antonio TX 78265-9120  
22154723 +TriCounties Ban, PO Box 909, Chico CA 95927-0909  
22154730 Umpqua Bank, PO Box 2326, Spokane WA 99210-2326

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr E-mail/Text: bncnotices@meyer13.com Jul 01 2017 02:31:22 Michael H. Meyer, PO Box 28950,  
Fresno, CA 93729-8950

smg EDI: EDD.COM Jul 01 2017 02:13:00 Employment Development Department,  
Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001

smg EDI: CALTAX.COM Jul 01 2017 02:13:00 Franchise Tax Board, PO Box 2952,  
Sacramento, CA 95812-2952

cr +EDI: RMSC.COM Jul 01 2017 02:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

22154732 EDI: AMEREXPR.COM Jul 01 2017 02:13:00 American Express, PO Box 0001,  
Los Angeles CA 90096-8000

22161562 +E-mail/Text: plamas@credibly.com Jul 01 2017 02:31:23 Credibly, 1250 Kirts BLVD #100,  
Troy, MI 48084-4737

22163281 EDI: DISCOVER.COM Jul 01 2017 02:08:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025

22154721 +E-mail/Text: paulette.yiambilis@fundingmetrics.com Jul 01 2017 02:31:32 Funding Metrics,  
884 town center Dr, Langhorne PA 19047-1748

22154729 E-mail/Text: bankruptcy@goldenl.com Jul 01 2017 02:30:58 Golden 1, POBox 15966,  
Sacramento CA 95852-0966

22154726 EDI: RMSC.COM Jul 01 2017 02:08:00 Synchrony Bank, PO Box 956013, Orlando FL 32896-5013

22154727 EDI: RMSC.COM Jul 01 2017 02:08:00 TJx Rewards, PO Box 530949, Atlanta GA 30353-0949

22154731 EDI: VERIZONWIRE.COM Jul 01 2017 02:13:00 Verizon Wireless, PO Box 660108,  
Dallas TX 75266-0108

22154736 +E-mail/Text: factoringunderwriting@fleetone.com Jul 01 2017 02:31:30  
WEX Fleet One Factoring, 613 Bakertown Road, Nashville TN 37013-2657

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 02, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2017 at the address(es) listed below:

NONE.

TOTAL: 0

<b>Information to identify the case:</b>			
Debtor 1	<b>Tajender Singh</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court		<b>Eastern District of California</b>	
Case number:		<b>17-12283 – B – 13</b>	
Social Security number or ITIN		<b>xxx-xx-3078</b>	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		<b>13: 6/13/17</b>	

12/15

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the Case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

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**The staff of the bankruptcy clerk's office cannot give legal advice.**

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**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Tajender Singh	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	11252 East Nebraska Avenue Selma, CA 93662	
<b>4. Debtor's attorney</b> Name and address	William A. Romaine 206 West Lacey Boulevard # 309 Hanford, CA 93230	Contact phone: 559-635-3040
<b>5. Bankruptcy trustee</b> Name and address	Michael H. Meyer PO Box 28950 Fresno, CA 93729-8950	Contact phone: (559) 275-9512
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Robert E. Coyle United States Courthouse 2500 Tulare Street, Suite 2501 Fresno, CA 93721-1318	Hours: M-F 9:00 AM – 4:00 PM <a href="http://www.caeb.uscourts.gov">www.caeb.uscourts.gov</a> Phone: (559) 499-5800 Date: 6/30/17

**For more information, see page 2**

Debtor **Tajender Singh**Case number: **17-12283 – B – 13**

<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 25, 2017 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b>  <b>Robert E. Coyle United States Courthouse, 2500 Tulare Street, Room 1452, 1st Floor, Fresno, CA</b>  <b>Debtors are required to bring government issued photo identification and proof of social security number to the meeting.</b>
<b>8. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing Deadline: 09/25/2017</b>  <b>Filing Deadline: 10/23/17</b>  <b>Filing Deadline: 12/10/17</b>  <b>Proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important non-monetary rights, including the right to a jury trial.  <b>Deadline to object to exemptions:</b>  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. You will be sent separate notice of the deadline for filing objections and the hearing on confirmation.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	
<b>14. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail</b>	Anyone can register for the Electronic Bankruptcy Noticing program at <a href="http://ebn.uscourts.gov">ebn.uscourts.gov</a> or debtors can register for DeBN by filing form EDC 3-321 Debtor's Electronic Noticing Request (DeBN) with the Clerk of Court. Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.	